



FULTON COUNTY HOUSING AND HUMAN SERVICES DEPARTMENT

NEIGHBORHOOD STABILIZATION PROGRAM



Home Buyer Loan Application Checklist

Below is a Home Buyer Loan Application Checklist for documents that will be required for your loan approval from a Fulton County NSP participating lender. The information has been compiled to help expedite the processing of your mortgage loan application. Note the lender may request additional information.

Actions to Take		Applicant	Co-applicant
Contact a Mortgage Lender from the approved list of NSP Mortgage Lenders in order to receive a Mortgage Pre- Approval Letter.			
Call or visit both of the Development Partners' sites to get started.			
Atlanta Neighborhood Development Partnership, Inc. (404) 522-2637 Housing Hotline (404) 420-1600 <u>www.ANDPHomes.org</u>	APD Solutions 404-921-3131 <u>www.apdsolutions.com</u> APD features Homes by request. The link is as follows: http://www.homebyrequest.com/content/index.php/HBR/properties_shocase/		
1	Complete an 8 hour Homebuyer Education workshop to receive a certificate to present to your loan officer prior to loan closing. (Mandatory for all applicants and co-applicants)		
2	Provide two consecutive months bank statements for all accounts. (Mandatory for all applicants and co-applicants)		
3	Review bank statements and prepare a letter of explanation regarding any non-payroll deposit over \$300.00.		
4	Provide consecutive pay stubs for the most recent months of each full-time and/or part-time job for all applicants.		
5	If self employed provide a two year history of tax returns with a Schedule C and/ profit and loss history		
6	Provide most current W2 and signed copies of the last 3 yrs. federal income tax returns for all applicants or computer printouts of IRS 1040 or 1040EZ, or call 1-800-829-1040 for tax return transcripts.		
7	If receiving or paying child support or alimony, and/or bankruptcy, provide supporting documentation such as copy of divorce decree, child support and/or bankruptcy agreement or other documentation of payments, which may include copies of cancelled check or bank transfers.		
8	Provide contact name and address of current and previous landlords for the last 3 years for all applicants		
9	Prepare an explanation letter or provide documentation regarding recent credit resolutions, for all applicants, if applicable.		
10	Provide copy of Social Security Number (cannot use an Individual Tax Identification) and driver's license, for all applicants.		
11	If not a US citizen, provide documentation of eligibility to work.		
12	Provide information regarding all assets and current liabilities		
13	All non-applicants (household members over 18 years old and not on title) must provide a current pay stub or documentation of other sources of income, if applicable.		
14	Most recent proof of social security, VA, disability, unemployment, retirement, and/or other benefits documentation for all applicants, if applicable.		
15	Contact names, address, phone number and fax numbers for all current full time and part time employers for all applicants.		